

ABSTRACT OF THE DISCLOSURE

METHOD AND SYSTEM FOR TRIGGERING ENHANCED SECURITY
VERIFICATION IN RESPONSE TO ATYPICAL SELECTIONS AT A
SERVICE-ORIENTED USER INTERFACE TERMINAL

A method and system for prompting a repeat user of a payment card at an interface terminal with additional security-related questions when the user selects responses that deviate from his or her typical selections. The payment card is read at the terminal, its line of credit is authorized, and a profile of the user's purchasing habits is retrieved. The user then enters his or her current selection of options. A determination is then made as to whether the user's current selections match his or her user profile. If the user's current selections match the user profile, the process allows the user to obtain the services or facilities. If the user's current selections do not match the user profile, the process queries the user with additional security questions to ascertain whether the current user is an authorized user. If the user is unable to answer the security questions correctly, the process prevents the user from accessing the services or facilities. If the user is able to answer the security questions correctly, the process allows the current user to begin fueling his or her vehicle.